Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. <b>Y</b> 0	our full name		
	rite the name that is on your	David	
	overnment-issued picture entification (for example,	First name	First name
	our driver's license or	Raymond	
pa	assport).	Middle name	Middle name
Br	ring your picture	Fish Last name	Last name
	entification to your meeting ith the trustee.	Last name	Last name
VVI	ur the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	ll other names you		
	ave used in the last 8 ears	First name	First name
	clude your married or aiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3. <b>O</b>	nly the last 4 digits of	VVV VV 0570	NOW NO
-	our Social Security	xxx - xx - <u>0570</u>	XXX - XX
In	umber or federal dividual Taxpayer entification number	OR	OR
iu.		<b>9</b> xx - xx	9xx - xx

Case 17-82343 Doc 1 Entered 10/06/17 14:49:39 Desc Main Filed 10/06/17 Page 2 of 54

Document Fish David Raymond Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  EIN  EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1413 Harlem Road  Number Street	Number Street
		Machesney Park IL 61115 City State ZIP Code WINNEBAGO County	City State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

Debtor 1 David Raymond Document Page 3 of 54

Case Number (if known)

Last Name

Pa	Tell the Court About You	r Bankruptcy (	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form 2 der 7 der 11 der 12	•	e Required by 11 U.S.C. § 342(b) for Individuals of page 1 and check the appropriate box.	
8.	How you will pay the fee	I need Applied  I required  By law less the pay the	court for more deelf, you may pay itting your payme a pre-printed add to pay the fee it cation for Individuals that my fee by, a judge may, than 150% of the fee in installm.	etails about how you may with cash, cashier's cheent on your behalf, your ress.  In installments. If you cause to Pay The Filing For the waived (You may recout is not required to, wo official poverty line that ents). If you choose this	on. Please check with the clerk's office in your lay pay. Typically, if you are paying the fee heck, or money order. If your attorney is ar attorney may pay with a credit card or check choose this option, sign and attach the Fee in Installments (Official Form 103A).  Equest this option only if you are filing for Chapter 7. Evaive your fee, and may do so only if your income is at applies to your family size and you are unable to is option, you must fill out the Application to Have the 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None  District None  District		Case Number  MM / DD / YYYY Case Number  MM / DD / YYYY Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When	Relationship to you Case Number, if known  MM / DD / YYYY  Relationship to you Case Number, if known  MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	residence?  No. Go to lir	ne 12. Initial Statement About ar	gment against you and do you want to stay in your on Eviction Judgment Against You (Form 101A) and file it with	

Debto	Case 17-8234 or 1 David	13 Doc 1	Filed 10/06/17 Document	Entered 10/06/17 14:49:39 Page 4 of 54 Case Number (if known)	Desc Main
	First Name	Middle Name	Last Name		
Par	Report About Any Busin	esses You Own a	s a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	Yes. M	Go to Part 4.  Name and location of business  Name of business, if any  Number Street  City  Check the appropriate box to a	State	Zip Code
			☐ Single Asset Real Estate ☐ Stockbroker (as defined in	s defined in 11 U.S.C. § 101(27A))  (as defined in 11 U.S.C. § 101(51B))  in 11 U.S.C. § 101(53A))  efined in 11 U.S.C. § 101(6))	
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance she documents o  No. I an the	deadlines. If you indicate that et, statement of operations, cado not exist, follow the procedom not filing under Chapter 11.  m filing under Chapter 11, but a Bankruptcy Code.	I am NOT a small business debtor according to th	your most recent or if any of these e definition in
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	_		l, why is it needed?	

Number

City

Street

Where is the property? \_

ZIP Code

State

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

Debtor 1

David Raymond Document

Page 5 of 54

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g becai	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

Debtor 1 David Raymond Page

Page 6 of 54

Case Number (if known)

	First Name	Middle Name	Last Name		
Pai	t 6: Answer These Questions	s for Reporting Purposes			
16.	What kind of debts do you have?	as "incurred by an incomplete and in	e 17.  primarily business debts? Business or investment or through the ope  16c.	mily, or household purpose."  ness debts are debts that you ration of the business or inves	incurred to obtain
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	Yes. I am filing und	g under Chapter 7. Go to line 18. der Chapter 7. Do you estimate that e expenses are paid that funds will b		
	to unsecured creditors?				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000	0	50 million [	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	0 \$50,000,001-\$	50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pai	t 7: Sign Below				
For	you	If I have chosen to file ur of title 11, United States under Chapter 7.  If no attorney represents this document, I have ob I request relief in accordal understand making a fawith a bankruptcy case of 18 U.S.C. §§ 152, 1341,  Is/ David Rayn Signature of Debtor	mond Fish or 1	ay proceed, if eligible, under Cole under each chapter, and I by someone who is not an atto by 11 U.S.C. § 342(b).  Ited States Code, specified in the or obtaining money or proper	chapter 7, 11,12, or 13 choose to proceed  rney to help me fill out this petition.  ty by fraud in connection ars, or both.
		Executed on10/	/05/2017 IM / DD / YYYY	Executed on	MM / DD / YYYY

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 7 of 54

Debtor 1	David	Raymond	Fish	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Date	Date: 10/06/20	017
Date	MM / DD / YYYY	
IL	60603	
State	ZIP Code	
_ Email add	<sub>dress</sub> ndil@gera	cilaw.com
IL		
	_ Email add	Date  MM / DD / YYYY  IL 60603  State ZIP Code  Email addressndil@gera

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 8 of 54

			оодинен	1 440 0 0
Fill in this ir	nformation to ident	ify your case:		
Debtor 1	David	Raymond	Fish	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)	
Case Numbe (If known)	r		_	

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pari	Summarize Your Assets	
		<b>Your assets</b> Value of what you own
	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1	1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,500
1	1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 2,500
Par	Summarize Your Liabilities	
		Your liabilities Amount you owe
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$17,776
3. S		\$0
3. S	2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
3. S	2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. S	2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. S 3 3 3 4 . S	2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. S 3 3 3 4 5 5 5 S 5	2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0 \$16,710

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Page 9 of 54

Document David Raymond Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	filing for bankruptcy under Chapter 7, 11 or 13?  You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.					
Your famil	What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$301.75						
9. Copy the	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim					
From P	art 4 of Schedule E/F, copy the following:						
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00					
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00					
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. <b>Tota</b>	I. Add lines 9a through 9f.	\$_0.00					

	Caso 1 <sup>-</sup>	7 92242 Doc 1	Filod 10/06/17	Entered 10/06/17 14	1·49·39 De	sc Main
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 54	T. 10.00 DC	30 Main
Debtor 1	David	Raymond	Fish			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>			
Case Number			(State)			Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write you part 1:  01. Do you ow No.  Yes.	supplying corre ur name and cas  Describe Each Re un or have any le  Describe	ct information. If more spa e number (if known). Answ sidence, Building, Land, or O gal or equitable interest in	ce is needed, attach a separa ver every question. htter Real Esate You Own or Ha any residence, building, land	l, or similar property?		
	-	-	our entries fro Part 1, includi	ng any entries for pages	<b>&gt;</b>	\$0.00
	Describe Your Vel	sialac				<del>\</del>
Part 2:						
No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe  Make:  Model:  Year:  Approximate Milea  Other information:  2000 Buick LeSat miles  t, aircraft, motor  Boats, trailers, motor  Describe	homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor  Check if this is comm instructions)  Creational vehicles, other veh vessels, snowmobiles, motorcycle	ly s and another unity property (see sicles, and accessories accessories	the amount of any secu	portion you own?
			our entries fro Part 2, includii	ng any entries for pages >		\$ 500.00
		sonal and Household Items				
Do you own o		or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
	d goods and furn Major appliances, f  Describe	ishings urniture, linens, china, kitchenw	are			1
100.	20001100	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$500	\$ 500.00

Official Form 106A/B Record # 748770 Schedule A/B: Property Page 1 of 6

Filed 10/06/17 Entered 10/06/17 14:49:39

Document Page 11 of 54 umber (if known) Case 17-82343 Doc 1 David Debtor 1

First Name Middle Name

Desc Main

07.	Electronics  Examples:		dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
			including cell phones, cameras, media players, games		
	Yes.	Describe		<b>#</b> 200	
			Flat screen TV, computer, printer, music collection, cell phone	\$300	\$300.00
08.	Collectible Examples:		nes; paintings, prints, or other artwork; books, pictures, or other art objects;		
			collections; other collections, memorabilia, collectibles		
	Yes.	Describe			\$ 0.00
09.		t for sports and			
			nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	Yes.	Describe	Toolbox	\$100	\$ 100.00
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment		<u> </u>
	No.	Describe			
	_	20001120			\$0.00
11.	Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe	Everyday clothes, shoes, accessories	\$100	\$ 100.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, (	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe	Everyday jewelry, costume jewelry, wedding ring, watch	\$300	\$ 300.00
13.		<b>animals</b> Dogs, cats, birds, ł	norses		<u> </u>
	No. Yes.	Describe			
14	Any other	nersonal and ho	pusehold items you did not already list, including any health aids you did not list		\$0.00
	No.	personal and ne	naseriola items you did not uncady list, including dify ficular dids you did not list		
	Yes.	Describe	books, CDs, DVDs & Family Photos	\$50	\$ 50.00
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached		\$1,350.00
	for Part 3.	Write that numb	er here>		
i	Part 4:	Describe Your Fin	nancial Assets		
Do	you own or	have any legal	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples:	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
	No.	money you have if	, your mailed, in your morne, in a said deposit box, and on mand when you life your petition		
	Yes.	Describe			\$0.00

Book 1 Filed 10/06/17 Entered 10/06/17 14:49:39

Document Page 12 of Bull Humber (if known)

Page 12 of Bull Humber (if known) David Debtor 1

First Name

Desc Main

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □l No. Yes. Describe..... Account Type: Institution name: 0.00 Checking Account Alpine Bank 650.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes. Pension plan United Technology Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: 110.00 Electric ComEd 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Beneficiary of Evarista Fish Revocable Land Trust. \$0 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00

Case 17-82343 Doc 1 David

Debtor 1

First Name

Middle Name

Filed 10/06/17 Entered 10/06/17 14:49:39

Document Page 13 of 54 Pumber (if known) Desc Main

Мо	ney or prop	erty owed to yo	u?	Current va portion you Do not deduc or exemption	u own? ct secured	
28.	Tax refund	s owed to you				
	No.	-				
	Yes.	Describe			\$	0.00
29.	Family sup	port			¥	
	Examples: No.	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement			
	Yes.	Describe				
	_				\$	0.00
30.	Examples:		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else			
	Yes.	Describe			•	0.00
31.	Interest in	insurance polic	ies		<b></b>	0.00
		Health, disability, c	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance			
	No.	Dogariba	Company Name & Beneficiary:	_		
	Yes.	Describe	2 X Term life insurance with United Healthcare and AARP \$0		•	0.00
32.	Any interes	st in property th	at is due you from someone who has died		\$	0.00
	-	ne beneficiary of a cause someone ha	living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.			
	Yes.	Describe			_	
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		\$	<u>0.0</u> 0
	Yes.	Describe			•	0.00
34.	Other cont	ingent and unli	uidated claims of every nature, including counterclaims of the debtor and rights		\$	0.00
	No.					
	Yes.	Describe			¢	0.00
35.	Any financ	ial assets you d	id not already list		<b>⊅</b>	0.00
	No.					
	Yes.	Describe			•	0.00
					<b>⊅</b>	0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached			\$411.00
	for Part 4. V	Vrite that numb	er here>			<del>\$411.00</del>
	Part 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.			
		n or have any le	gal or equitable interest in any business-related property?			
	No.					
	Yes.					
				Current va portion yo Do not dedu or exemptio	ou own? uct secured	
38.		eceivable or co	mmissions you already earned			
	No.	Describe		$\neg$		
	<b>_</b>	20001100			\$	0.00

Case 17-82343 Doc 1 Desc Main David

Filed 10/06/17 Entered 10/06/17 14:49:39

— Document Page 14 of State Aumber (if known) Debtor 1 First Name Middle Name

33		ipinent, iui iiisiii	ngs, and supplies	
	Examples:	Business-related of	omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.			
	Yes.	Describe		
				\$ <u> </u>
40	. Machinery	, fixtures, equip	ment, supplies you use in business, and tools of your trade	
	No.			
	Yes.	Describe		
	_			\$ 0.00
41	. Inventory			
	No.			
	Yes.	Describe		
		Describe		\$ 0.00
42	. Interests i	n partnerships o	r joint ventures	<u> </u>
ļ ·-	No.		Name of Entity and Percent of Ownership:	
	=	D 'l	Name of Entity and Percent of Ownership.	
	Yes.	Describe		\$ 0.00
13	Customer	liete mailing lie	ts, or other compilations	ş <u> </u>
73		noto, maning no	is, or other compliations	
	No.			
	Yes.	Describe		
١.,	A !s		and the state of t	\$ <u> </u>
44		ess-related prop	erty you did not already list	
	No.			
	Yes.	Describe		
				\$ <u>0.0</u> 0
45.	Add the do	ollar value of all	of your entries from Part 5, including any entries for pages you have attached	
	for Part 5.	Write that numb	er here>	\$ 0.00
	Part 6:	Describe Any Far	n- and Commercial Fishing-Related Property You Own or Have an Interest In.	
			ve an interest in farmland, list it in Part 1.	
46			ve an interest in farmland, list it in Part 1.  gal or equitable interest in any farm- or commercial fishing-related property?	
46				
46	. Do you ov			
46	No.	n or have any le		\$0.00
	No.	on or have any le		\$ <u>0.0</u> 0
	No. Yes.	on or have any le	gal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
	No. Yes.	Describe	gal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
	No. Yes. Farm anim	Describe	gal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
	No. Yes. Farm anim Examples:	Describe  nals Livestock, poultry,	gal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
47	No.  Farm anin  Examples:  No.  Yes.	Describe  nals Livestock, poultry,	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish	<u></u>
47	No.  Farm anin  Examples:  No.  Yes.	Describe  Describe  nals  Livestock, poultry,  Describe	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish	<u></u>
47	No.  Farm anin  Examples:  No.  Yes.	Describe  Describe  nals  Livestock, poultry,  Describe  ther growing or	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish	<u></u>
47	No.  Farm anin Examples: No.  Yes.  Crops—ei	Describe  Describe  nals  Livestock, poultry,  Describe	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish	<u></u>
47	No.  Farm anin  Examples:  No.  Yes.  Crops—ei  No.  Yes.	Describe  Describe  Describe  Describe	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish	\$0.00
47	Do you ov No. Yes. Farm anin Examples: No. Yes. Crops—ei No. Yes.	Describe  Describe  Describe  Describe	farm-raised fish	\$0.00
47	Do you ov No. Yes. Farm anin Examples: No. Yes. Crops—ei No. Yes. Farm and No.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme	farm-raised fish	\$0.00
47	Do you ov No. Yes. Farm anin Examples: No. Yes. Crops—ei No. Yes.	Describe  Describe  Describe  Describe	farm-raised fish	\$\$ \$0.00
48	Do you ov No. Yes.  Farm anin Examples: No. Yes.  Crops—ei No. Yes.  Farm and No. Yes.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$0.00
48	Do you ov No. Yes.  Farm anin Examples: No. Yes.  Crops—ei No. Yes.  Farm and No. Yes.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme	farm-raised fish	\$\$ \$0.00
48	Do you ov No. Yes. Farm anin Examples: No. Yes. Crops—ei No. Yes. Farm and No. Yes.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
48	Do you ov No. Yes.  Farm anin Examples: No. Yes.  Crops—ei No. Yes.  Farm and No. Yes.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00 \$0.00
48 49 50	. Do you ov No. Yes Farm anin Examples: No. Yes Crops—ei No. Yes Farm and No. Yes Farm and	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$\$ \$0.00
48 49 50	. Do you ov No. Yes Farm anin Examples: No. Yes Crops—ei No. Yes Farm and No. Yes Farm and No. Yes.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00 \$0.00
48 49 50	. Do you ov No. Yes Farm anin Examples: No. Yes Crops—ei No. Yes Farm and No. Yes Farm and	Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe  and commercia	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$\$ \$0.00 \$0.00
48 49 50	. Do you ov No. Yes Farm anin Examples: No. Yes Crops—ei No. Yes Farm and No. Yes Farm and No. Yes.	Describe  Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$\$ \$0.00 \$000
48 49 50	No.  Farm anin  Examples:  No.  Yes.  Crops—ei  No.  Yes.  Farm and  No.  Yes.  Farm and  No.  Yes.  Any farm—  No.	Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe  and commercia	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$\$ \$0.00 \$0.00
48 49 50	. Do you ov     No.     Yes Farm anin     Examples:     No.     Yes Crops—ei     No.     Yes Farm and     No.     Yes Farm and     No.     Yes Any farm-     No.     Yes.	Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe  Describe  Describe	farm-raised fish  narvested  nt, implements, machinery, fixtures, and tools of trade  chemicals, and feed  fishing-related property you did not already list	\$\$ \$0.00 \$000
48 49 50	Do you ov No. Yes. Farm anin Examples: No. Yes. Crops—ei No. Yes. Farm and No. Yes. Farm and No. Yes. Any farm— No. Yes.	Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe  and commercia  Describe	farm-raised fish  farm-raised fish  narvested  nt, implements, machinery, fixtures, and tools of trade  chemicals, and feed  fishing-related property you did not already list  of your entries from Part 6, including any entries for pages you have attached	\$\$ \$0.00 \$0 \$\$
48 49 50	Do you ov No. Yes. Farm anin Examples: No. Yes. Crops—ei No. Yes. Farm and No. Yes. Farm and No. Yes. Any farm— No. Yes.	Describe  Describe  Describe  ther growing or  Describe  fishing equipme  Describe  fishing supplies  Describe  and commercia  Describe	farm-raised fish  narvested  nt, implements, machinery, fixtures, and tools of trade  chemicals, and feed  fishing-related property you did not already list	\$\$ \$0.00 \$000

Debtor 1

Case 17-82343 Doc 1

Desc Main

Filed 10/06/17 Entered 10/06/17 14:49:39

Document Page 15 of 54 Pumber (if known) David First Name Middle Name

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Ak	oove	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 500.00	
57. Part 3: Total personal and household items, line 15	\$ 1,350.00	
58. Part 4: Total financial assets, line 36	\$ 411.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 2,261.00	\$ 2,261.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$2,261.00

Official Form 106A/B Schedule A/B: Property Page 6 of 6 Record # 748770

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

Fill in this in			
Debtor 1	David	Raymond	Fish
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>l</u>	LLINOIS(State)
Case Number			(State)
(If known)			

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	!		
Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2000 Buick LeSabre with over 188,000 miles	\$500	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 500	<b></b>	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 300	<b>\$</b>	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Toolbox	\$ <u>100</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	09		100% of fair market value, up to any applicable statutory limit	
fficial Form 106C	Record # 748770	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

Last Name

Page 17 of 54 Case Number (if known)

Document Debtor 1 David Raymond Middle Name

First Name

	Part 2 Additi	onal Page			
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday clothes, shoes, accessories	\$100	\$	735 ILCS 5/12-1001(a),(e) - \$100.00
	Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Everyday jewelry, costume jewelry, wedding ring, watch	\$_300	\$	735 ILCS 5/12-1001(a),(e) - \$300.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	books, CDs, DVDs & Family Photos	\$_ 50	<b></b> \$	735 ILCS 5/12-1001(a) - \$50.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Alpine Bank, 0.00	\$ <u>650</u>	<b></b>	735 ILCS 5/12-1001(b) - \$650.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Pension plan, United Technology , 301.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming	g a homestead exemption of more	than \$155,675?		
	(Subject to adjus	tment on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	No.				
		acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
	□No				
	☐ Yes.				
0	fficial Form 106C	Record # 748770	Schadula C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this	information to identify		oc 1 Filad 10/06/17	Entered 10/06 8 of 54	/17 14:49:39	Desc Main	
Debtor 1	David	Raymo	nd Fish				
	First Name	Middle Name	Last Name	-			
Debtor 2							
(Spouse, if filing)	j) First Name	Middle Name	Last Name				
United State	es Bankruptcy Court for the	: <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Case Numb	ner.		(State)			Check if thi	s is an
(If known)	Jei					amended fi	ling
Official F	Form 106D						
Schedul	e D: Creditors	Who Have	Claims Secured by	Property			12/15
1. <b>Do any cr</b> No. C	ges, write your name ar reditors have claims se Check this box and subm Fill in all of the information	cured by your p nit this form to the on below.	•	ou have nothing else to re	port on this form.		
Part 1:	List All Secured Claims	•			Column A	Column A	Column C
for each	claim. If more than one	creditor has a pa	an one secured claim, list the credit articular claim, list the other creditor al order according to the creditors n	s in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1 Onem	nain		Describe the property that secu	res the claim:	<b>\$</b> _17,776.00	\$_500.00	<b>\$</b> 17,276.00
	r's Name DX 1010 er Street		2000 Buick LeSabre with over	188,000 miles			
			As of the date you file, the claim	is: Check all that apply.			
			Contingent	11.7			
Evans			Unliquidated				
City	5	tate Zip Code	Disputed				
Who ow	res the debt? Check one.		Nature of Lien. Check all that app	bly.			
=	or 1 only		An agreement you made (such	as mortgage or secured			
	or 2 only		car loan)				
=	or 1 and Debtor 2 only		Statutory lien (such as tax lien,	mechanic's lien)			
Debto			Judgment lien from a lawsuit				
Debto	ast one of the debtors and a	nother	<b>=</b> '				
Debto	ck if this claim relates to		Other (including a right to offset	)			
Debto At lea	ck if this claim relates to a		<b>=</b> '	0040			
Debto At lea Chec comm	ck if this claim relates to a munity debt	6-2017	Other (including a right to offset	0040			
Debto At lea	ck if this claim relates to a munity debt bt was incurred201	6-2017	Other (including a right to offset	0040			
Debto At lea Chec comm Date Del Part 2: Use this page trying to colle than one cred	ck if this claim relates to a munity debt bt was incurred	a 6-2017  ed for a Debt That to be notified about owe to someouthat you listed in	Other (including a right to offset	ou already listed in Part 1.1	ency here. Similarly, if ye	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>17,776.00</u>

		Caso 17 922/2	Doc 1	Filad 10/0	n6/17 E	ntored 10/0	6/17 14:49	):39 D	esc Maiı	n
Fill i	n this inf	formation to identify your case				9 of 54				
Deb	tor 1	David F	Raymond	Fish	1					
		First Name Mi	liddle Name	Last Nar	me					
	tor 2 se, if filing)	First Name Mi	liddle Name	Last Nar						
					iie					
Unit	ed States I	Bankruptcy Court for the : <u>NORT</u>	HERN Distri	ct of <u>ILLINOIS</u> (State)						20.0
	e Number nown)									if this is an ded filing
)ffic	ial E	orm 106E/F							differie	ica ming
		E/F: Creditors Who								12/15
ist the I/B: Pr reditor eeded	other pa operty (C rs with pa , copy th iny additi	and accurate as possible. Use any to any executory contract: Official Form 106A/B) and on S artially secured claims that are e Part you need, fill it out, nur ional pages, write your name a sist All of Your PRIORITY Unsecu	s or unexpire Schedule G: I e listed in Sc mber the entr and case nur	ed leases that could Executory Contract Chedule D: Creditor Ties in the boxes or	d result in a cl ts and Unexpi s Who Have (	aim. Also list execu red Leases (Official Claims Secured by F	itory contracts or I Form 106G). Do Property. If more	n <i>Schedul</i> e not include space is		
1. <b>Do</b>	any cred	litors have priority unsecured	l claims agair	nst you?						
	No. Go	to Part 2.								
	Yes.									
ead not uns	ch claim I npriority a secured o	our priority unsecured claims. listed, identify what type of clair amounts. As much as possible, claims, fill out the Continuation lanation of each type of claim, s	m it is. If a cla list the claim Page of Part	im has both priority s in alphabetical ord 1. If more than one	and nonpriorit der according t creditor holds	y amounts, list that on the creditor's name a particular claim, lis	claim here and she e. If you have mo	ow both prio re than two p	rity and oriority	
(						,	Tota	l claim	Priority	Nonpriority
Part	2: L	ist All of Your NONPRIORITY U	nsecured Clai	ms					amount	amount
		litors have nonpriority unsecu	ured claims a	gainst you?						
	-	u have nothing to report in this			rt with vour oth	ner schedules.				
	Yes.				,					
noi	npriority u	our nonpriority unsecured clainsecured clainsecured claim, list the creditor Part 1. If more than one creditor to the Continuation Page of Par	or separately to or holds a part	or each claim. For e	each claim liste	ed, identify what type	e of claim it is. Do	not list claim	ns already	
44	Capital (	One	1.	ast 4 digits of accou	nt number	NULL				Total claim \$ 2,530.00
4.1	Creditor's N	Name	_	-		2016-2017				<u> </u>
	Number	Riverwoods Blvd Street	w	hen was the debt in	curred?	2010 2017				
			A	s of the date you file	e, the claim is:	Check all that apply.				
	Mettawa	IL 6004	5 [	Contingent						
14	City	State Zip Co		Unliquidated Disputed						
W	Debtor 1	the debt? Check one.	L	Josephica						
Ī	Debtor 2	·	<u>T</u>	ype of NONPRIORIT	Y unsecured c	laim:				
	Debtor 1	and Debtor 2 only		Student loans						
	At least	one of the debtors and another				n agreement or divorce	e			
	_	if this claim relates to a inity debt	Г	that you did not repo		ms ans, and other similar de	ebts			
Is		n subject to offest?	_	_ 2000 to pension of	p. on onaing pic	and outer similar u				
ļ	No			Other. Specify C	redit Card or C	redit Use				
	Yes									

Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Case 17-82343 Page 20 of 54
Case Number (if known) **Document** David Raymond Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Comcast Central Warehouse **\$** 172.00 Last 4 digits of account number Creditor's Name 2015-2015 4200 International Pkwy When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Carrollton TX 75007 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Country Door **\$** 140.00 Last 4 digits of account number 4.3 Creditor's Name 1112 7th Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 53566-1364 Monroe WI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes Credit ONE BANK NA **NULL** \$ 676.00 4.4 Last 4 digits of account number Creditor's Name 2015-2017 Po Box 98875 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Las Vegas 89193 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

	Case 17-82343 Doc	1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main	
Debtor 1	David Raymond	Pocument Page 21 of 54	_
	First Name Middle Name	Last Name	
Pari	Your NONPRIORITY Unsecured Claims - Con	ntinuation Page	
After lis	sting any entries on this page, number them beg	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Direct Charge Creditor's Name	Last 4 digits of account number	<u>\$211.00</u>
	1112 7th Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Monroe WI 53566-1364	Unliquidated	
	City State Zip Code	Disputed	
V F	Vho owes the debt? Check one.	Disputed	
F	Debtor 1 only	- (100)	
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans	
Ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.6	Fifth Third BANK	Last 4 digits of account numberNULL	\$ <u>990.00</u>
	Creditor's Name	When was the debt incurred? 2017-2017	
	5050 Kingsley Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Cincinnati OH 45227	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	s the claim subject to offest?  No	Other. Specify Credit Card or Credit Use	
Ī	Yes	Other. SpecifyCledit Card of Cledit Ose	
4.7	First Premier BANK	Last 4 digits of account number NULL	<b>\$</b> 519.00
	Creditor's Name		
	601 S Minnesota Ave	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	0. 5 0 57404	Contingent	
	Sioux Falls SD 57104	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ř	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
ļ	No	Other. Specify Credit Card or Credit Use	
	Yes		

Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Case 17-82343 Doc 1 Page 22 of 54
Case Number (if known) **Pocument** David Raymond Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.8	Harvard Credit Union	Last 4 digits of account number	\$ <u>4,500.00</u>
	Creditor's Name		
	1200 S. Division St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harvard IL 60033	Unliquidated	
Ι,	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No T.	Other. Specify Deficiency, Repo'd/Surr'd Auto	
40	Yes MABT/Contfin	Last 4 digits of account number NULL	<b>\$</b> 503.00
4.9	Creditor's Name	Last 4 digits of account number NULL	<b>\$_000.00</b>
	121 Continental Dr Ste 1	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Newark DE 19713	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!!!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.10	Onemain	Last 4 digits of account number <u>1712</u>	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred? 2016-2017	
	Po Box 499	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	MD 04070	Contingent	
	Hanover MD 21076	Unliquidated	
,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Dobble to periodicin of professioning plane, and other similar debte	
	No	Other. Specify Personal Loan	
1 i	Voc	Outor. Opedity	

Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Case 17-82343 Page 23 of 54
Case Number (if known) **Pocument** David Raymond Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.11 Onemain \$ 3,928.00 Last 4 digits of account number \_\_\_\_

Creditor's Name	When was the debt incurred? 2017-2017	
Po Box 1010	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Francilla IN 47700	Contingent	
Evansville IN 47706	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other, Specify Personal Loan	
Yes	Other. Specify Personal Loan	
4.12 Publishers Clearing House	Last 4 digits of account number	<b>\$</b> 194.00
Creditor's Name	<del></del>	
382 Channel Dr.	When was the debt incurred? 2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Port Washington NY 11050	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Membership/Subscription	
Yes Populatio Popula & Trust		<b>A</b> 600 00
4.13 Republic Bank & Trust	Last 4 digits of account number	\$ <u>600.00</u>
Creditor's Name PO BOX 9203	When was the debt incurred? 2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Old Bethpage NY 11804	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	• · · · / <u> </u>	

Official Form 106E/F

		Case 17-82343	Doc 1	Filed 10/06/17	Entered 10/06/17 14:49:39	Desc Main
Debtor 1	David	Raymono	l	<b>P</b> gcument	Page 24 of 54	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Clai	ms - Continua	tion Page		

Soventh Avenue		A 200 00
Seventh Avenue  Creditor's Name	Last 4 digits of account number	\$ <u>282.00</u>
1112 7th Ave. Box 2804	When was the debt incurred?	
Number Street	<del></del>	
	As of the date you file the claim is. Check all that apply	
<del>-</del>	As of the date you file, the claim is: Check all that apply.	
Monroe WI 53566	☐ Contingent	
City State Zip Code	☐ Unliquidated ☐ Disputed	
ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify Orealt Oard of Orealt Ose	
Verve	Last 4 digits of account number	\$ <u>500.00</u>
Creditor's Name	<del></del>	
P.O. Box 8099	When was the debt incurred? 2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Newark DE 19714	Unliquidated	
City State Zip Code ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
Webbank/Fingerhut	Last 4 digits of account number NULL	\$ <u>965.00</u>
Creditor's Name	When was the debt incurred? 2016-2017	
6250 Ridgewood Rd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Saint Cloud MN 56303	Contingent	
City State Zip Code	Unliquidated	
ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest? ■	_	
No 1	Other. Specify Credit Card or Credit Use	
Yes		

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Case 17-82343

Schedule E/F: Creditors Who Have Unsecured Claims

David Debtor 1

Raymond

**Pocument** 

Page 25 of 54
Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.		0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$\$	0.00

		Caso 17	92242 Doc 1 E	ilod 10/06/17	Ento	ed 10/06/17	14:49:39	Desc Main	
Fil	l in this in	formation to iden				6 of 54			
De	ebtor 1	David	Raymond	Fish	_				
De	ebtor 2	First Name	Middle Name	Last Name					
	oouse, if filing)	First Name	Middle Name	Last Name	_				
Uı	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>IL</u>						
	ase Number f known)			(State)				Check if this i	
Off	icial F	orm 106G							
Sch	edule	G: Execut	ory Contracts and L	Jnexpired Lea	ases				12/1
nforn	nation. If n	nore space is nee	possible. If two married people additional page, f	are filing together, bo	th are equa	lly responsible for seattach it to this page	upplying correct e. On the top of a	ny	
additi	onal page	s, write your nam	e and case number (if known). contracts or unexpired leases?						
1. [	_	-	submit this form to the court with y	your other schedules \	ou have no	thing else to report o	n this form		
Ī	_		nation below even if the contracts						
							,		
			or company with whom you hav						
	<b>xample, re</b> nexpired le		cell phone). See the instructions	for this form in the ins	truction boo	klet for more example	es of executory co	ontracts and	
	Person or	company with wi	nom you have the contract or lea	ase		State what the	contract or lease	e is for	
2.1									
	Name				_				
	Number	Street			_				
	City		State Zip C	ode	_				
2.2									
	Name				_				
	Number	Street			_				
	Number	oueer							
	City		State Zip Ci	ode	_				
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip Ci	ode	_				
2.4					_				
	Name				_				
	Number	Street							
	City		State Zip Co	ode	_				
2.5									
	Name				_				
	Number	Street			_				
		5							

State Zip Code

City

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

Fill in this information to identify your case:				
Debtor 1	David	Raymond	Fish	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _		
Case Number	r		(State)	
(If known)				

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pag	es, write your name and case	number (if Known). Answ	er every question.				
1. <b>D</b>	o you have a	ny codebtors? (If you are filing	g a joint case, do not list eit	her spouse as a coo	debtor.)			
	■ No. □ Yes							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to I	ine 3.						
	Yes. Did yo	our spouse, former spouse, or	legal equivalent live with yo	ou at the time?				
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.			
	Name of	your spouse, former spouse or legal equ	uivalent	<del></del> ,				
	Number	Street						
	City		State	Zip Code				
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the debt  Check all schedules that apply:			
3.1					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 748770 Schedule H: Your Codebtors Page 1 of 1

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

			Document	<u>Page 28</u> of 54
Fill in this in	formation to ident	tify your case:		
Debtor 1	David	Raymond	Fish	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	Bankruptcy Court for	the : <u>NORTHERN DISTRICT OF</u>	- ILLINOIS	Check if this is:
				A supplement showing post-petition
				chapter 13 income as of the following date:
fficial F	orm 106I			MM / DD / YYYY
	e II Vour I	lmaa maa		==

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Employment					
1. Fill in you	our employment tion		Debtor 1		Debtor 2 or non-filing spou	ise
attach a	ave more than one job, a separate page with tion about additional ers.	Employment status	Employed  X Not employed	Ė	X Employed Not employed	
	part-time, seasonal, or ployed work.	Occupation	Disabled			
	ition may Include student emaker, if it applies.	Employers name				
		Employers address				
					<u>,                                      </u>	
		How long employed there?			Since 8/1/2017	
Part 2:	Give Details About Monthly	/ Income				
spouse If you o	unless you are separated. r your non-filing spouse hav	e date you file this form. If you have more than one employer, combine, attach a separate sheet to this form	ne the information for a		-	
				For Debtor 1	For Debtor 2 or non-filing spouse	
	• • • •	and commissions (before all pay alculate what the monthly wage wo		\$0.00	\$0.00	
3. Estima	ate and list monthly overtin	ne pay.		\$0.00	\$0.00	
4. Calcul	ate gross income. Add line	2 + line 3.		\$0.00	\$0.00	

Official Form 106I Record # 748770 Schedule I: Your Income Page 1 of 2 Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Page 29 of 54

Document Raymond David Debtor 1 Case Number (if known) First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	Ð	
	Copy	/ line 4 here	4.	\$0.00	\$0.00		
5. <b>L</b>		payroll deductions:					
		ax, Medicare, and Social Security deductions	5a.	\$0.00		.00	
		Mandatory contributions for retirement plans	5b. —	\$0.00		.00	
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. —	\$0.00	\$0	.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d. 	\$0.00	<u> </u>	.00	
		nsurance	5e. 	\$0.00		.00	
	5f. <b>C</b>	Omestic support obligations	5f. —	\$0.00		.00	
	5g. <b>L</b>	Inion dues	5g. 	\$0.00		.00	
		Other deductions. Specify:	5h. —	\$0.00		.00	
		<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$0.00	\$0	.00	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00		
8. <b>L</b> i		other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00	\$0.	.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.	00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.	.00	
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d. 	\$0.00	\$0.		
	8e.	Social Security	8e. 	\$1,955.00	\$0.	.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.	.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
	0~	Specify:	0	<b>#204.75</b>	Φ0.	00	
	8g.	Pension or retirement income	8g. 	\$301.75	\$0.		
•	8h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$2,256.75	\$0.	.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,256.75 +	\$0.00		\$2,256.75
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	<del>+=,=====</del>	40.00		ΨΞ,Σσσ.1 σ
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent not available to			11.	. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•		40	#0.050 TT
10		e that amount on the Summary of Schedules and Statistical Summary of Co		s and Related Data, if it	t applies	12	\$2,256.75
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	17				

Fill in this in	nformation to identify y	our case:				
Debtor 1	David	Raymond	Fish	Check if thi	is is:	
	First Name	Middle Name	Last Name		nended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		plement showing pos e as of the following	
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT OF	ILLINOIS			
Case Numbe (If known)	er		_	MM / I	DD / YYYY	
Official F	106 l				· ·	2 because Debtor 2
	orm 106J			— mainta	ains a separate hous	ehold.
	le J: Your Ex	_				12/14
				n are equally responsible for su ages, write your name and cas		
Part 1:	Describe Your Househole	d				
	Go to line 2.  Does Debtor 2 live in a	separate household?	J.			
_	have dependents?		his information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	state the dependents'	caon acpona				Yes X No
						Yes X No
						Yes
						X No
						Yes X No
						Yes
expense	expenses include es of people other than f and your dependents	I I				
Part 2:	Estimate Your Ongoing N	Monthly Expenses				
_	of a date after the bank			rm as a supplement in a Chapte J, check the box at the top of th		
	-	cash government assistand d it on <i>Schedule I: Your II</i>	<del>-</del>			Your expenses
4. The ren	tal or home ownership	expenses for your reside	nce. Include first mortga	ge payments and		
	t for the ground or lot.				4.	\$550.00
	cluded in line 4:				<b>4</b> a.	\$0.00
	roperty, homeowner's, o	r renter's insurance			4a. 4b.	\$0.00
		r, and upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

Schedule J: Your Expenses

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 31 of 54

Raymond David Debtor 1 Case Number (if known) \_

btor 1		(If Known)		
	First Name Middle Name Last Name		Your expense	es
i.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
	Utilities:			• • • •
	6a. Electricity, heat, natural gas	6a.		\$200.0
	6b. Water, sewer, garbage collection	6b.		\$0.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$25.0
	6d. Other Specify:	6d.	\$	0.0
	Food and housekeeping supplies	7.		\$450.0
	Childcare and children's education costs	8.		\$0.0
	Clothing, laundry, and dry cleaning	9.		\$65.0
	Personal care products and services	10.		\$40.0
	Medical and dental expenses	11.		\$50.0
	Transportation. Include gas, maintenance, bus or train fare.	12.		\$322.0
	Do not include car payments.			
<b>.</b>	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$50.0
	Charitable contributions and religious donations	14.		\$0.0
	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$50.0
	15d. Other insurance. Specify:	15d.		\$0.0
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$444.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
S.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
١.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
	20e. Homeowner's association or condominium dues	20e.	\$	0.0

Official Form 106J Record # 748770 Schedule J: Your Expenses Page 2 of 3 Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 32 of 54

David Raymond Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$5.00 21. Other. Specify: \_\_\_Postage/Bank Fees (\$5.00), 21. \$2,251.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,256.75 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,251.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$5.75 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 748770 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	David	Raymond	Fish
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		the : <u>NORTHERN</u> District of _	ILLINOIS (State)

## Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea correct.	nd the summary and schedules filed with this declaration and that they are true and
/s/ David Raymond Fish Signature of Debtor 1	Signature of Debtor 2
Date 10/05/2017 MM / DD / YYYY	Date MM / DD / YYYY
WIN / DD / IIII	IVIIVI 7 DD 7 TTTT

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 34 of 54

Fill in this in	formation to ide		
Debtor 1	David First Name	Raymond  Middle Name	Fish
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS (State)
Case Number (If known)	r		-

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

nrormation. If more space is needed, attach a separa number (if known). Answer every question.	ite sneet to this form. On t	ne top of any additional pages	s, write your name and cas	se				
Part 1: Give Details About Your Marital Status an	d Where You Lived Before							
01. What is your current marital status?								
Married								
Not married								
	During the last 3 years, have you lived anywhere other than where you live now?							
■ No.  Yes. List all of the places you lived in the last 3	Rivears - Do not include wh	ere you live now						
Tes. List all of the places you lived in the last c	years. Do not include wit	ere you live now.						
Debtor 1	Dates Debtor lived there	1 Debtor 2:		Dates Debtor 2 lived there				
03 Within the last 8 years, did you ever live with a sproperty states and territories include Arizona, and Wisconsin.)								
■ No.  Yes. Make sure you fill out Schedule H: Your 0	Codebtors (Official Form 10	96H).						
Part 2: Explain the Sources of Your Income								
Did you have any income from employment or f Fill in the total amount of income you received from If you are filing a joint case and you have income	m all jobs and all businesse	es, including part-time activities.	<del>_</del>					
No.								
Yes. Fill in the details	Debtor 1		Debtor 2					
	Sources of income	Gross income	Sources of income	Gross income				
	Check all that apply	(before deductions and exclusions)	Check all that apply	(before deductions and exclusions)				

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 35 of 54

Debtor 1	David	Raymond	Fish	. ago oo o. o.	se Number (if known)			
	First Name	Middle Name	Last Name		, <u> </u>			
05 <b>D</b> i	d vou rossive any ethe	r income during this	voor or the two provious of	alandar vaara?				
In ar	Did you receive any other income during this year or the two previous calendar years?  Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.							
Li	List each source and the gross income from each source separately. Do not include income that you listed in line 4.							
	□ No. ■ Yes. Fill in the details							
_	-		Debtor 1		Debtor 2			
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)		
	From January 1 of cu	ırrent year until	Social Security	\$19,188				
	the date you filed for	bankruptcy:	Pension	\$3,017				
	·							
	For last calendar yea	ır:	Social Security	\$25,584				
	(January 1 to Decem	ber 31, 2016)	Pension	\$3,621				
	For last calendar yea	r:	Social Security	\$25,584				
	(January 1 to Decem	ber 31, 2015)	Pension	\$3,621				
Part	3: List Certain Payn	nents You Made Before	You Filed for Bankruptcy					
<sup>06</sup> A	re either Debtor 1's or	Debtor 2's debts prim	arily consumer debts?					
	"incurred by an i	ndividual primarily for a	a personal, family, or house	nsumer debts are defined in nold purpose."  y creditor a total of \$6,225* or				
	☐ No. Go to lir			,				
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.							
	Yes. <b>Debtor 1 or Debtor 2 or both have primarily consumer debts.</b> During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?							
	No. Go to lin	ne 7.						
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that							
	creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.							
			Dates of payments	Total amount paid	Amount you still owe	Was this payment for		
			,					

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 36 of 54

Depto	or 1 David	Raymonu	FISH		Case Number (If Known)			
	First Name	Middle Name	Last Name					
07	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	Yes. List all payments	s to an insider.						
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment		
	Amber Fish			\$1,500	\$0.00			
08	an insider? Include payments on deb  No.	filed for bankruptcy, did you ts guaranteed or cosigned l		transfer any propert	ry on account of a debt that	benefited		
	Yes. List all payments	s to an insider.						
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name		
	art 4: Identify Legal ac	tions, Repossessions, and F		Pulu		morado ordanos o namo		
09		·				ort or custody		
	_		Nature of the case	Court	or agency	Status of the case		
10	Within 1 year before you Check all that apply and t	filed for bankruptcy, was an ill in the details below.				d, or levied?		
	No. Go to line 11 Yes. Fill in the information	ation below.						
	_							
11		ou filed for bankruptcy, dic ment because you owed a	-	g a bank or financia	l institution, set off any an	nounts from your accounts		
	No. Go to line 11							
	Yes. Fill in the information	ation below.						
12	-	filed for bankruptcy, was a, a custodian, or another c		the possession of a	an assignee for the benefit	t of creditors, a		
	No. Yes.							
P	List Certain Gifts	and Contributions						
		u filed for bankruptcy, did	you give any gifts with	a total value of mo	re than \$600 per person?			
	No.	,						
	Yes. Fill in the details	for each gift						
14	_	u filed for bankruptcy, did	you give any gifts or c	ontributions with a	total value of more than \$6	600 to any charity?		
	_	wa aproj, ala	, g 5 a, g 01 0					
	No.  Yes. Fill in the details	for each gift						
	☐ 163. Fill III the details	ioi eadii giit.						

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 37 of 54

David Raymond Fish Case Number (if known) \_ First Name Middle Name Last Name List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$900.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8:

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 38 of 54

David Raymond Fish Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Who else had access to it? Do you still Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 39 of 54

 Debtor 1
 David
 Raymond
 Fish
 Case Number (if known)

 First Name
 Middle Name
 Last Name

P	art 11:	Give Details About Your Business or Connections to Any Busin	ess				
27	Within	4 years before you filed for bankruptcy, did you own a busir	ness or have any of the following connections to any business?				
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	A partner in a partnership						
	An officer, director, or managing executive of a corporation						
	An owner of at least 5% of the voting or equity securities of a corporation						
	No.	None of the above applies. Go to Part 12.					
	Yes	. Check all that apply above and fill in the details below for each	ch business.				
28		2 years before you filed for bankruptcy, did you give a finan ions, creditors, or other parties.	cial statement to anyone about your business? Include all financial				
	No.						
	Yes	. Fill in the details.					
		Date issued					
Pa	rt 12:	Sign Below					
	in conne	are true and correct. I understand that making a false stater ction with a bankruptcy case can result in fines up to \$250,0 §§ 152, 1341, 1519, and 3571.	nent, concealing property, or obtaining money or property by fraud 100, or imprisonment for up to 20 years, or both.				
	¥ /s/	David Raymond Fish					
		nature of Debtor 1	Signature of Debtor 2				
	Dat	e 10/05/2017 MM / DD / YYYY	Date				
		MM / DD / YYYY	DateMM / DD / YYYY				
	Did you attach additional pages to <i>Your Statement of Financial Affairs for Individuals Filing for Bankruptcy</i> (Official Form 107)?  No  Yes						
	Did you p	pay or agree to pay someone who is not an attorney to help	you fill out bankruptcy forms?				
	No						
	Yes.	Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).				

Fill in this	Caso 17		10/0	6/17 Entered 10/06/17 14:49:3 0 of 54	9 Desc Main				
				0 01 34					
Debtor 1	David First Name	Raymond  Middle Name	Fish Last Name						
Debtor 2	- I I St Nume	WILCOLD NAME	Lastivanic						
(Spouse, if filing)	) First Name	Middle Name	Last Name						
United State	es Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>ILLINO</u>	<u>IS</u>						
Case Numb	er		(State)		Check if this is an				
(If known)					amended filing				
Official F	orm 108								
		tion for Individuals F	iling	Under Chapter 7	12				
		er chapter 7, you must fill out this fo							
=	ave claims secured l	· · · · · · · ·							
■ you have le	ased personal prop	erty and the lease has not expired.							
				ptcy petition or by the date set for the meeting of cr					
				o send copies to the creditors and lessors you list.					
	must sign and date	-	illy respo	nsible for supplying correct information.					
	_		tach a se	parate sheet to this form. On the top of any addition	nal pages.				
=	me and case numbe				pugou,				
Part 1:	List Your Creditors	Who Have Secured Claims							
	reditors that you list	ed in Part 1 of Schedule D: Creditor	s Who Ha	ove Claims Secured by Property (Official Form 1060	)), fill in the				
=	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.								
Identify th	e creditor and the p	roperty that is collateral		it do you intend to do with the property that ures a debt?	Did you claim the property as exempt on Schedule C?				
Creditor'	's			Surrender the property	∏ No				
name:	Onemain		🗆	Retain the property and redeem it	■ Yes				
Descript	ion of 2000 Buick	LeSabre with over 188,000 miles	г	Retain the property and enter into a	165				
Descript property	1011 01	CECUBIC WITH OVER 100,000 Hilles		Reaffirmation Agreement.					
securing				Retain the property and [explain]:					
	,				<del>-</del> 				
Creditor'	s			Surrender the property	□ No				
name:				Retain the property and redeem it	<u> </u>				
				Retain the property and enter into a	☐ Yes				
Descripti				Reaffirmation Agreement.					
property securing				Retain the property and [explain]:					
oodanii g	4001.			Totall are property and [explain].	<del>-</del> 				
Creditor'	 's		Г	Surrender the property					
name:	o .			Retain the property and redeem it	<u> </u>				
				Retain the property and enter into a	☐ Yes				
Descript				Reaffirmation Agreement.					
property securing				Retain the property and [explain]:					
Securing	acot.			recall the property and [explain].	_				
Creditor'	 's		Г	Surrender the property					
name:	-		F	Retain the property and redeem it	<u> </u>				
			— <b>├</b>	Retain the property and enter into a	Yes				
Descript			<u>L</u>	Reaffirmation Agreement.					
property securing			Г	Retain the property and [explain]:					
JUULIIIU									

Debtor 1

David

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Page 41 of the Page 41 of

First Nar

lame	Middle Name	Last Name	•
List Your Unexpired Per	sonal Property Leases		
oou. oo.pou . o.			

For any unexpired personal property lease that you	listed in Schedule G: Executory Contracts and Unexpired Lea	eses (Official Form 106G),
	eases. Unexpired leases are leases that are still in effect; the leases.	
ended. You may assume an unexpired personal pro	perty lease if the trustee does not assume it. 11 U.S.C. § 365(p	)(2).
Describe your unexpired personal property leas	es	Will the lease be assumed?
Lessor's name:		☐ No
Description of leased		☐ Yes
property:		
Lessor's name:		☐ No
Description of leased		Yes
property:		
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		□ No
Description of leased property:		□Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicate	ed my intention about any property of my estate that secures	a debt and any
personal property that is subject to an unexpired leas	se.	
🗶 /s/ David Raymond Fish	<b>x</b>	_
Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 10/05/2017 MM / DD / YYYY	Date	
ואוואו / טט / זזזז	ואוואו / טט / זוזן	

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Page 42 of 54 Document

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In	re		
Da	vid Raymond Fish / Debtor	Case No	y:
		Chapter	Chapter 7
	DISCLOSU	RE OF COMPENSATION OF ATTORNEY FOR D	EBTOR
	mpensation paid to me within one year before the	akr. P. 2016(b), I certify that I am the attorney for the ab the filing of the petition in bankruptcy, or agreed to be p r(s) in contemplation of or in connection with the bankruptcy.	aid to me, for services
	For legal services, I have agreed to accept	\$900.00	
	Prior to the filing of this statement I have rec	ceived <b>\$900.00</b>	
	Balance Due	\$0.00	
2.	The source of the compensation paid to me v	was:	
	Debtor(s) Other: (specify	y)	
3.	The source of compensation to be paid to me	e is:	
	Debtor(s) Other: (specify	a	
4.		sclosed compensation with any other person unless they	are members and associates
_	of my law firm. A copy of the agreeme attached.	sed compensation with a other person or persons who arent, together with a list of the names of the people sharing	ng in the compensation, is
5.	case, including:	agreed to render legal service for all aspects of the bank	ruptcy
	•	ion, and rendering advice to the debtor in determining v	whether to file a petition in
	<ul><li>bankruptey;</li><li>b. Preparation and filing of any petition, so</li></ul>	chedules, statements of affairs and plan which may be re	equired;
6.	By agreement with the debtor(s), the above-confidence of the second of t	disclosed fee does not include the following service:	
		CERTIFICATION	
		s a complete statement of any agreement or arrangemen n of the debtor(s) in this bankruptcy proceedings.	t for
	Date: 10/06/2017	/s/ Jason Kyle Nielson	
	Date	Signature of Attorney	
		Geraci Law L.L.C.	

748770 Page 1 of 1 Record #

Name of law firm

#### Case 17-82343 Geraci Lavided L. C/D 6 Mirro is templianed Winson in 14:49:39 Desc Main

Headquarters: 55 E. Monroe Street, #3400 Chioque Lingerops 86 925 67473 Of LIFEANT CORNER WWW.INFOTAPES.COM

Date: 7/25/2017

Consultation Attorney: **JKN** 

Record #: 748-770



### Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ 900.00 at \$ } today, \$ } per { } starting {
and \${} I will obtain from {
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\frac{795.00}{8\$335} = \$\frac{1,130.00}{1,130.00}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
<b>Termination</b> . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. <b>Wisconsin</b> : We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course.  I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
Date: 785/1 X David Fish (Debtor) X (Joint Debtor)
David Fish (Debtor)  Attorney for the Debtor(s), Representing Geraci Law L.L.C.  rev 161112

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 44 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

David Raymond Fish / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/05/2017 /s/ David Raymond Fish

**David Raymond Fish** 

X Date & Sign

Record # 748770 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 748770 B 201A (Form 201A) (11/11) Page 1 of 2

#### Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 46 of 54 In re David Raymond Fish / Debtor

Form B 201A, Notice to Consumer Debtor(s)

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 10/05/2017	/s/ David Raymond Fish	
	David Raymond Fish	
Dated: 10/06/2017	/s/ Jason Kyle Nielson	
	Attorney: Jason Kyle Nielson	

## Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 47 of 54

Debtor	1 David	Raymond	Fish	Case Numbe	er (if known)	
	Pilot Narrig	Middle Name	Last Name			
Part	6: Answer These Question	ons for Reporting Purpose	\$			
	What kind of debts do you have?	No. Go to Yes. Go to Morey for a b	of line 16b. to line 17.  bts primarily business usiness or investment or to line 16c. to line 17.	er debts? Consumer debts are or a personal, family, or househouse or a personal, family, or househouse debts? Business debts are dethrough the operation of the business or business are debts or business.	ebts that you incurred to obtain iness or investment.	
C a e a a a	Are you filing under Chapter 7?  Oo you estimate that after ny exempt property is xcluded and dministrative expenses re paid that funds will be vailable for distribution to unsecured creditors?	Yes. I am filin	filing under Chapter 7. Go g under Chapter 7. Do yo rative expenses are paid t	o to line 18. u estimate that after any exemp hat funds will be available to dis	t property is excluded and tribute to unsecured creditors?	-
y	ow many creditors do ou estimate that you we?	<b>■</b> 1-49 □ 50-99 □ 100-199 □ 200-999	<b>D</b> 5	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
65	ow much do you stimate your assets to e worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	51,000,001-\$10 million 510,000,001-\$50 million 50,000,001-\$100 million 500,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	Colonia
es	ow much do you stimate your liabilities be? Sign Below	■ \$0-\$50,000 □ \$50,001-\$100,0 □ \$100,001-\$500, □ \$500,001-\$1 mi	000	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
or you		I have examined this correct.	petition, and I declare und	ler penalty of perjury that the info	ormation provided is true and	
		under Chapter 7.	es Code. I understand the	relief available under each cha	le, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attomey to help me fill out	***************************************
		uns document, i nave	obtained and read the not	f title 11, United States Code, sp	(b).	***************************************
		I understand making a	false statement, conceali		Or property by fraud in connection	***************************************
14.		Signature of Deb	DE CUL	<b>★</b> Signal	ture of Debtor 2	***************************************
		Executed on	10/5/2017 MM/DD/YYYY	Execu	ited on	-

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 48 of 54

ebtor 1	David First Name	Raymond  Middle Name	Fish	<del>-</del>	
ebtor 2	FIRE Name	Middle Name	Last Name		
couse, if filing)	First Name	Middle Name	Last Name		
f known)		jeste za postali sije za postali sije sa posta			Check if this is amended filing
					4111911404 (1111)

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	ut bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary correct.	filed with this declaration and that they are true and
* land list.	
Signature of Debtor 1	f Debtor 2
Date : 10 / 5 /2017 MM / DD / YYYY	/ DD / YYYY

12/15

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 49 of 54

Case Number (if known)

Fish

Last Name

		,	
Give Deteils About Your Business Co.			
rt 11: Give Details About Your Business or Connections to Any Busines	S .		
Within 4 years before you filed for bankruptcy, did you own a busine	ss or have any of the follow	ving connections to any husiness	2
A sole proprietor or self-employed in a trade, profession, or o	her activity, either full-time	or part-time	,,
A member of a limited liability company (LLC) or limited liabili	h/ northernkin // LD\	or pareume	
A partner in a partnership	ty partnersnip (LLP)		
An officer, director, or managing executive of a corporation			
An owner of at least 5% of the voting or equity securities of a	corporation		
No. None of the above applies. Go to Part 12.			
Yes. Check all that apply above and fill in the details below for each			
	ousiness.		
Within 2 years before you filed for bankruptcy, did you give a financia institutions, creditors, or other parties.	I statement to anyone abo	ut your business? Include all fina	ıncial
No.			
Yes. Fill in the details.			
Date lasued			
12: Sign Below			
have read the answers on this Statement of Financial Affairs and any	attachments, and I declare	under penalty of periury that the	
iswers are true and correct I understand that making a false stateme	it, concealing property or	obtaining money or proporty by	fraud
connection with a bankruptcy case can result in fines up to \$250,000 U.S.C. §§ 152, 1341, 1519, and 3571.	, or imprisonment for up to	20 years, or both.	
51010. 33 102, 1341, 1313, and 3311.			
1 1 1 1 1 1			
M. DETTO			
Signature of Debtor 1			
Signature of Debtor 1	Signature of Debtor 2		
Date 10 / 5 /2017	Date		
MM / DD / YYYY	MM / DD / YYYY		
you attach additional pages to Your Statement of Financial Affairs t	or Individuals Filing for Ba	nkruptov (Official Form 107\?	
-	<b>3</b> - 31 <b>2</b> -	1	
No			

Yes

No

Yes. Name of person

Debtor 1

David

Raymond

Middle Name

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 50 of 54 David Raymond Debtor 1 Case Number (if known) List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: Пио ☐ Yes Description of leased property: Lessor's name: ΠNo □Yes Description of leased property: Lessor's name: □No □Yes Description of leased property: Lessor's name: □No ☐Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 1

Signature of Debtor 2

Date Dated: 10 / 5 /2017 MM / DD / YYYY

Date MM / DD / YYYY Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main

## DISCLAIMERCUDERItors Rave read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 10 / S /2017

**David Raymond Fish** 

X Date & Sign

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 52 of 54

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

David Raymond Fish / Debtor

Bankruptcy Docket #:

Judge:

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FORESCING IS TRUE AND CORRECT

Dated: 10 / 5 /2017

**David Raymond Fish** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 53 of 54

Debtor 1	David	Raymond	Fish	Case Number (if known)	
	First Name	Middle Name	Last Name	Case Number (II Known)	-
				Debtor 1 Deb	umn B tor 2 or -filing spouse
	mployment compe			\$0.00	\$0.00
Do r unde	not enter the amount or the Social Securi	nt if you contend that the amount receive ity Act. Instead, list it here:	d was a benefit		
For	your spouse	••••••			
ben	efit under the Socia	income. Do not include any amount recal Security Act.	eived that was a	\$301.75	\$0.00
as a	not include any ben victim of a war crir	sources not listed above. Specify the s efits received under the Social Security ne, a crime against humanity, or interna list other sources on a separate page a	Act or payments received tional or domestic		
10a.				\$0.00 \$	0.00
10b.	;	,		\$ 0.00	\$0.00
10c.	Total amounts from	n separate pages, if any.		\$0.00	\$0.00
11. Calc	culate your total cu	<b>irrent monthly income.</b> Add lines 2 thro otal for Column A to the total for Columr	ugh 10 for each	\$301.75 +	\$0.00 = \$301.75
0014	iiii. Tileii add tile ti	otal for Column A to the total for Column	. В.		\$501.75
Part 2:	Determine W	hether the Means Test Applies to You		1	
2. Calc	ulate your current	monthly income for the year. Follow th	ese steps:		
12a.		urrent monthly income from line 11		Copy line 11 here	<sup>12a.</sup> \$301.75
		e number of months in a year).			x 12
12b.		annual income for this part of the form.			<sup>12b.</sup> <b>\$3,621.00</b>
3. Calc	ulate the median fa	amily income that applies to you. Follo	w these steps:		
Fill in	the state in which	you live.	IL		
Fill in	the number of peo	ple in your household.	2		
I O TIP	id a list of applicabl	income for your state and size of house le median income amounts, go online us . This list may also be available at the ba	ing the link enecified in the	e separate	13. <b>\$66,487.00</b>
4. How	do the lines compa	are?		•	
		than or equal to line 13. On the top of pa	age 1, check box 1, There	is no presumption of abuse.	
14b.	Line 12b is more	e than line 13. On the top of page 1, che I fill out Form 122A-2.	ck box 2, The presumption	n of abuse is determined by Form 122A-2.	
Part 3:	Sign Below				
	By signing here, I	declare under penalty of perjury that the	information on this statem	nent and in any attachments is true and corre	oct
	Danie	DA. J.D.			<b></b>
		David Raymond Fish	<del></del>		
	Date:: <u>10</u>	<u>/S_/</u> 2017			
	If you checked line	14a, do NOT fill out or file Form 122A-2	<b>).</b>		
	If you checked line	14b, fill out Form 122A-2 and file it with	this form.		
					. 1

Case 17-82343 Doc 1 Filed 10/06/17 Entered 10/06/17 14:49:39 Desc Main Document Page 54 of 54

Form B 201A, Notice to Consumer Debtor(s)

In re David Raymond Fish / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 10 / 5 /2017

David Raymond Fish

X Date & Sign

Dated: 10 / 12017

Attorney: Jason Kyle Nielson